

Table 1. Demographic characteristics of the study population	
Characteristic	Number (n)
Age (years)	
< 18	10
18-24	15
25-34	20
35-44	25
45-54	30
55-64	35
65-74	40
≥ 75	45
Gender	
Male	120
Female	180
Ethnicity	
White	100
Black	80
Hispanic	60
Asian	40
Other	20
Education level	
High school or less	90
Some college	70
Bachelor's degree	50
Master's degree	30
Doctorate	10
Marital status	
Married	110
Single	90
Divorced	60
Widowed	40
Income (USD/year)	
< 10,000	80
10,000-20,000	70
20,000-30,000	60
30,000-40,000	50
40,000-50,000	40
50,000-60,000	30
60,000-70,000	20
70,000-80,000	10
80,000-90,000	10
90,000-100,000	10
≥ 100,000	10

Abstract of Disclosure

Various systems and methods are described for performing a financial analysis of proposed captive reinsurance options. One described system includes a server computer and at least one terminal connected into a network with the server computer. The terminal receives inputs from, and provides outputs to, a user. A software module run by the server computer for performs a financial analysis of proposed captive reinsurance options based upon inputs received at the terminal from a user, including reinsurance structure, type of reinsurance, net premium cede, new insurance written and portfolio loan-to-value mix. The results of the financial analysis are displayed to the user at the terminal. In a further described system, the user explores alternative scenarios by inputting adjustments to assumptions used by the software module in performing the financial analysis.

Variable	Mean		SD		t		p	
	Control	Intervention	Control	Intervention	Control	Intervention	Control	Intervention
Age	21.5	21.5	1.5	1.5	0.00	0.00	0.99	0.99
Gender	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Marital status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Education	12.5	12.5	1.5	1.5	0.00	0.00	0.99	0.99
Income	1.5	1.5	1.5	1.5	0.00	0.00	0.99	0.99
Religion	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Occupation	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Health status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Family size	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental education	12.5	12.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental income	1.5	1.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental occupation	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental health status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental family size	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental marital status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental gender	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental age	21.5	21.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental education	12.5	12.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental income	1.5	1.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental occupation	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental health status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental family size	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental marital status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental gender	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental age	21.5	21.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental education	12.5	12.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental income	1.5	1.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental occupation	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental health status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental family size	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental marital status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental gender	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental age	21.5	21.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental education	12.5	12.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental income	1.5	1.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental occupation	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental health status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental family size	50%	50%	50%	50%	0.00	0.00	0.99	0.99
Parental marital status	50%	50%	50%	50%	0.00	0.00	0.99	0.99
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Parental income	1.5	1.5	1.5	1.5	0.00	0.00	0.99	0.99
Parental occupation	50%	50%	50%	50%	0.00	0.00	0.99	0.99